

# Fair Housing Task Force Update and Overview

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# Work Session Purpose

- Overview of the Fair Housing Task Force's (FHTF) efforts
  - Purpose
  - Methodology
  - Data highlights
  - Preview of impediments to fair housing
  - Draft resolution

# Fair Housing Task Force Purpose

- Assist the City in “Affirmatively Furthering Fair Housing” (AFFH) and conducting its Analysis of Impediments to Fair Housing Choice.

## **Executive Order 12892**

As amended, requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort.

## **Affirmatively Furthering Fair Housing**

*Taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.*

# How do comply with AFFH Requirements?

- Analysis of Impediments to Fair Housing Choice
  1. How should we address disparities in housing?
  2. How do we increased access to opportunity?
  3. How do we replace segregated living patterns?
  4. How can we transform racially and ethnically concentrated areas of poverty into areas of opportunity?
  5. How do we foster and maintain compliance with civil rights and fair housing laws?

# Fair Housing Task Force-Make Up

## 2 City Council co-chair persons

### City Boards and Commissions

- Community Development Commission
- Community Land Trust Organization
- Planning and Zoning Commission
- Human Services Commission
- Disabilities Commission
- Human Rights Commission

### Community Partners

- Columbia Housing Authority
- Columbia Board of Realtors
- Columbia Apartment Association
- Columbia Home Builders Association
- Columbia NAACP
- Social Service Providers
- Local Faith Community
- Central City Census Tracts 7, 9, or 21

# Fair Housing Task Force: Self-Assessment

<b>FHTF Member Knowledge and Expertise (1-lowest to 5-highest)</b>	<b>Rating</b>
Social service programs serving lower income households	4.0
Analyzing data	3.8
Neighborhood groups and organizations representing the needs of lower income neighborhoods	3.8
Housing policies that have negatively impacted minority populations	3.3
Local residential lending practices	2.8
Local real estate market trends and/or experience with real estate transactions in our local market	2.8

# Fair Housing Task Force: Self Assessment

Personal Values (1-lowest to 5-highest)	Rating
Addressing disparities in access to opportunities, such as, jobs, transportation and amenities	4.6
Providing affordable housing for low to moderate income residents	4.5
Addressing disability and accessibility needs	4.4
Promoting fair housing enforcement and outreach	4.4
Addressing disproportionate housing needs	4.3
Promoting socio-economic integration in neighborhoods	3.9
Promoting publicly supported housing	3.7
Promoting racial integration in neighborhoods	3.7

# Fair Housing Task Force Work Plan

July 7, 2018: Kick-off Meeting: Overview roles, demographic data and work plan.

Aug 27, 2018: Segregation/Integration and Racially or Ethnically Concentrated Areas of Poverty

Sept 16, 2018: Release of Fair Housing Survey

Sept 24, 2018: Disparities in Access to Opportunity, Disproportionate Housing Needs

Oct 22, 2018: Publicly Supported Housing Analysis & Columbia Public Schools

Nov 19, 2018: FHTF City Bus Ride

Nov 26, 2018: Disability and Access Analysis, Homelessness

Nov 29<sup>th</sup> & 30<sup>th</sup>: Public Engagement Event

Dec 8, 2018: Sub-committee: Strategies

Jan 28, 2019: Fair Housing Enforcement and Laws

Feb 25, 2018: Fair Lending, Goals and Priorities-Resolution

March 25, 2018: Consideration of Draft Report



# Methodology

- Content expert speakers
- Fair Housing Survey
- Collobarative map analysis-12 different GIS maps
- Small group discussion
- Sub-committee: Affordable Housing Strategy

# Content Experts & Guest Speakers

- Mayor Brian Treece
- Phil Steinhaus, Columbia Public Housing Authority
- Anthon Stanton, P&Z, Columbia Community Land Trust
- Steve Godier, Columbia Public Schools
- Wayne Crawford, Missouri Inclusive Housing Development Corporation
- Steve Hollis, Division of Human Services
- Tiffany Manuel, Enterprise Development Corporation
- Rigel Oliveri, MU School of Law
- Rose Wibbenmeyer, City of Columbia, Law Department
- Lynn Limback, Central Bank of Boone County

# Fair Housing Survey-Highlights

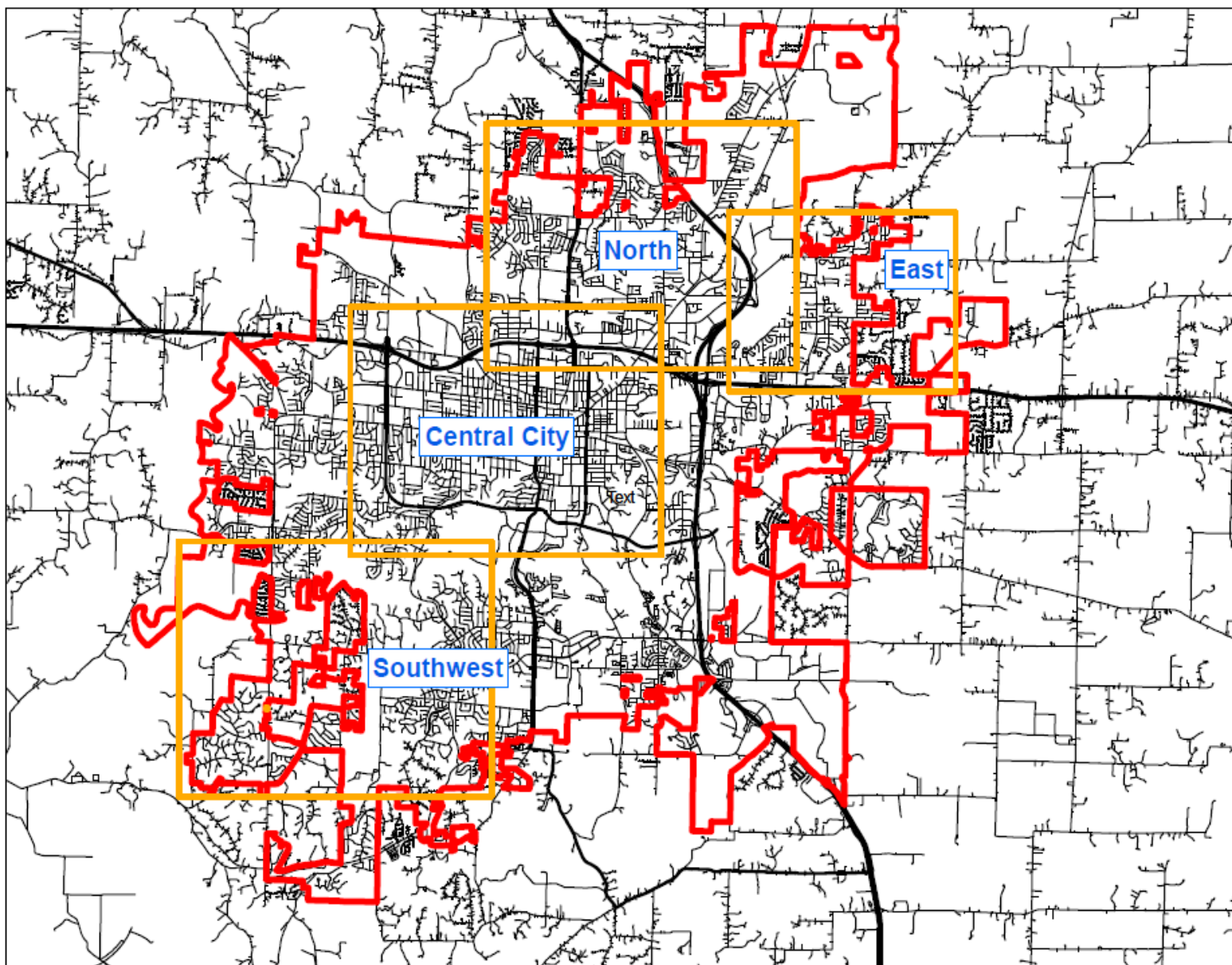
- 44.7% feel Columbia tends to be not well integrated.
- 55.6% feel the City should do more to be integrated.
- 95.9% perceive there to be areas of town where poverty is more concentrated than others.

# Fair Housing Survey-Highlights

- 56.1% believe housing discrimination is occurring, while 13.1% do not.
- 77.5% of respondents have encountered housing discrimination, while 17.2% have not.
- 85.7% feel promoting fair housing in our community is important.

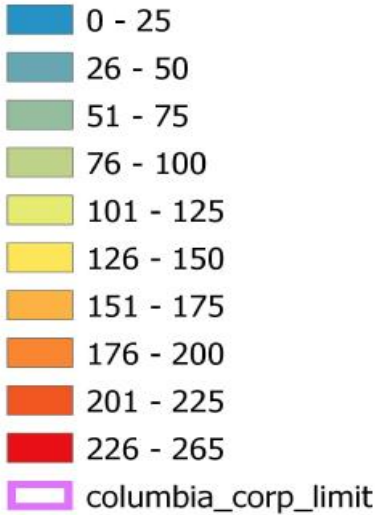
# Collaborative Map Analysis

1. Please indicate the fair housing challenge(s) you observe.
2. Please describe the impact of the fair housing challenges observed.

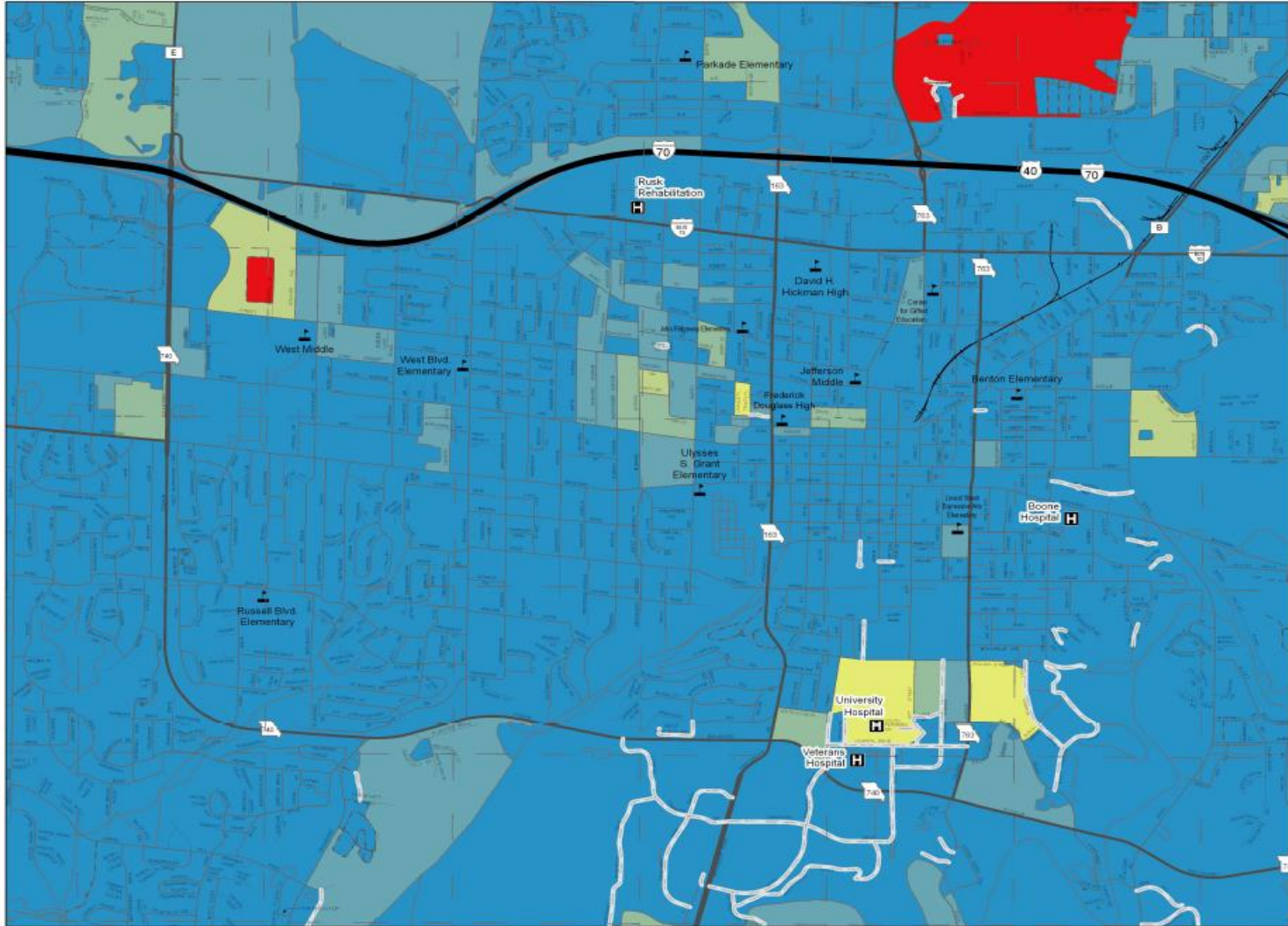


## CITY of COLUMBIA, MISSOURI

## CENTRAL CITY

2010 CENSUS BLACK ALONE  
NON-HISPANIC

Scale 1"=3000'  
January, 2019



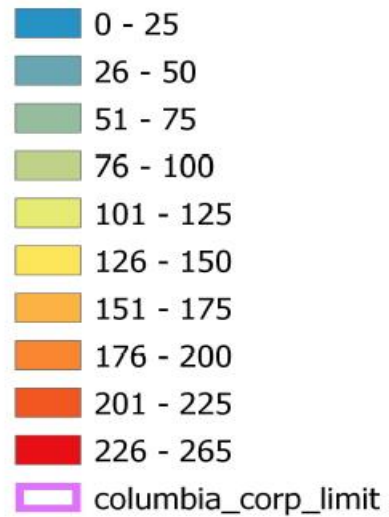


# *African Americans by Census Block*

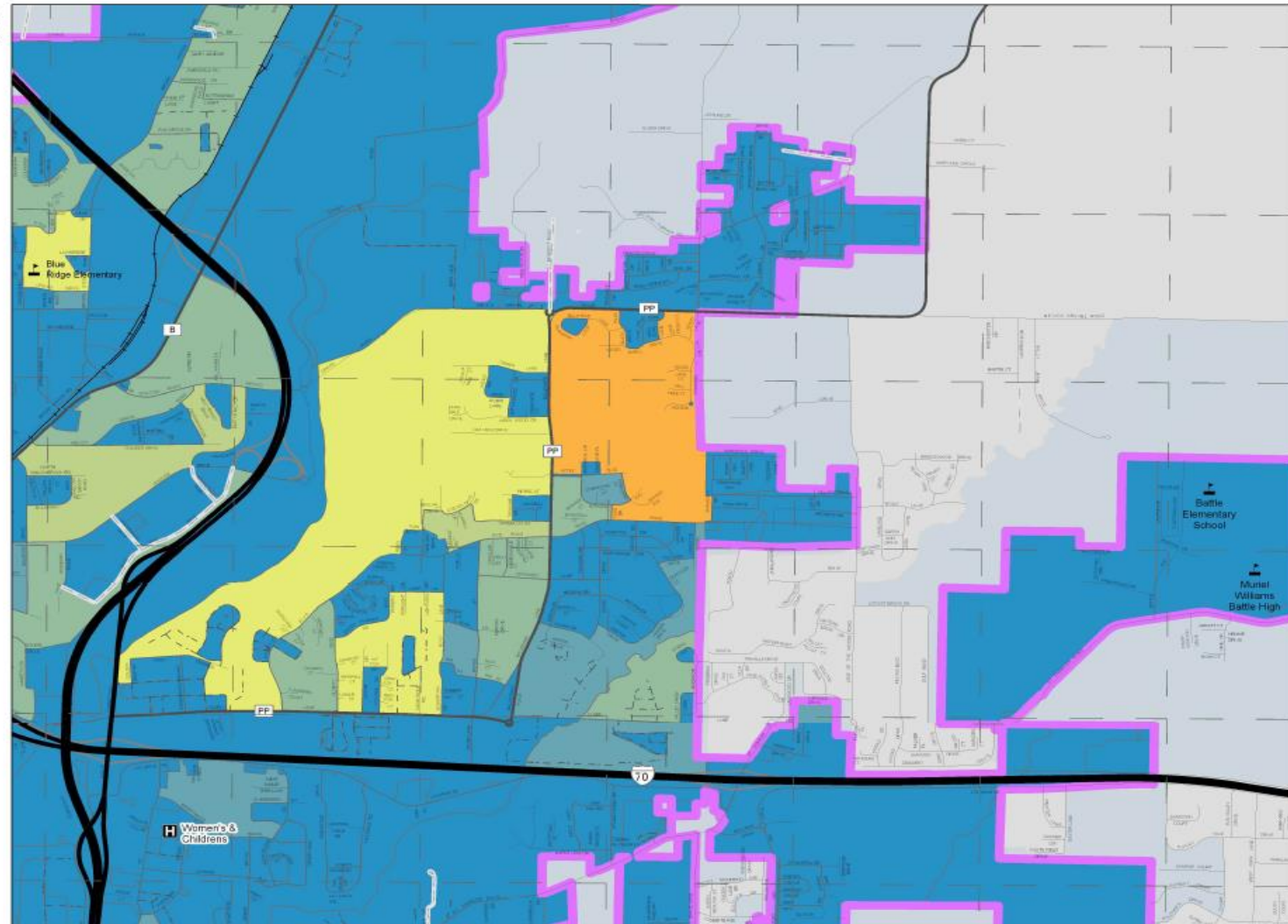
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EAST

2010 CENSUS BLACK ALONE  
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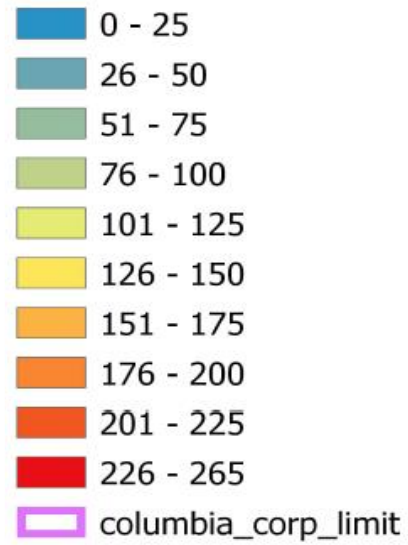


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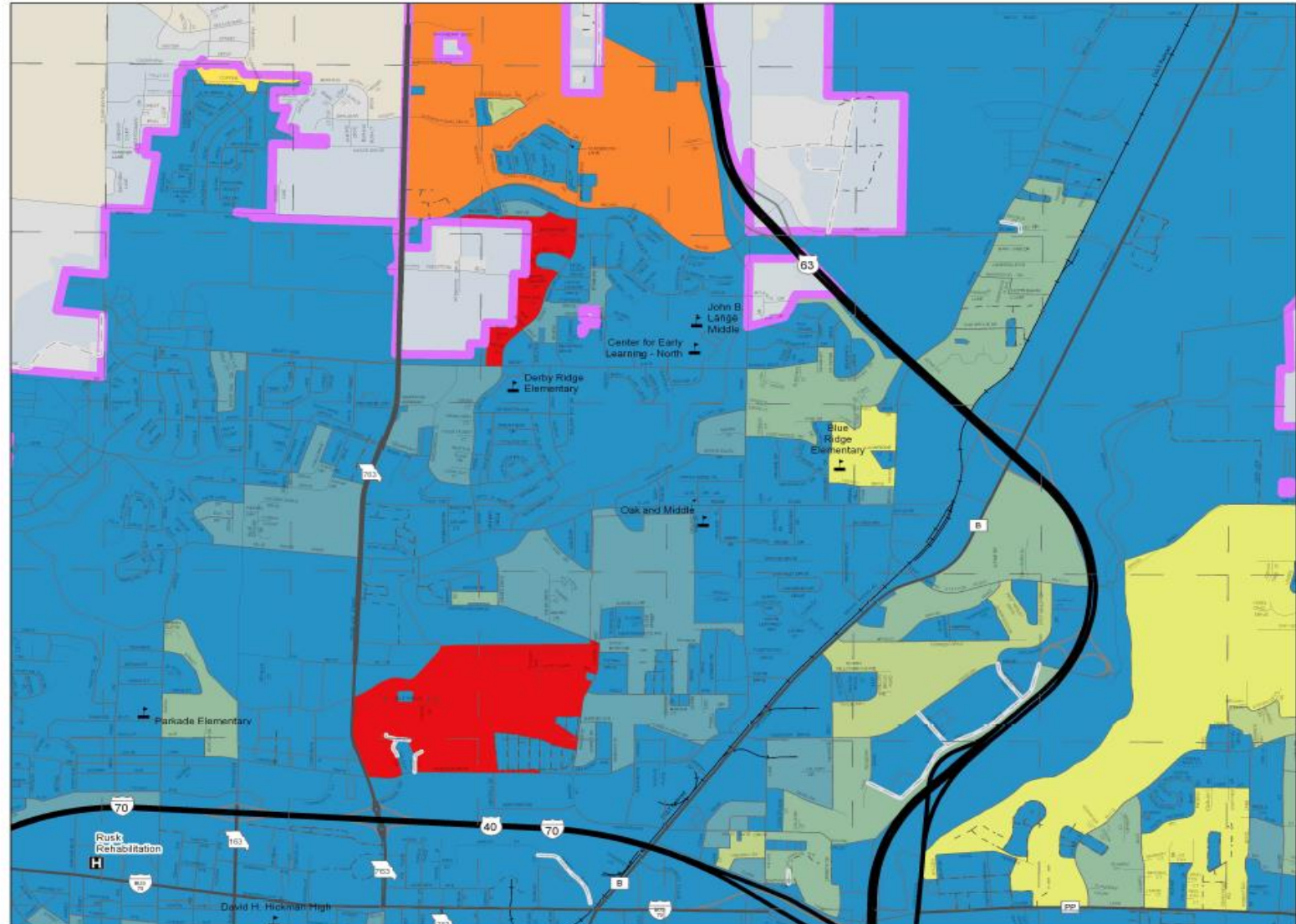
CITY of COLUMBIA, MISSOURI

NORTH

2010 CENSUS BLACK ALONE  
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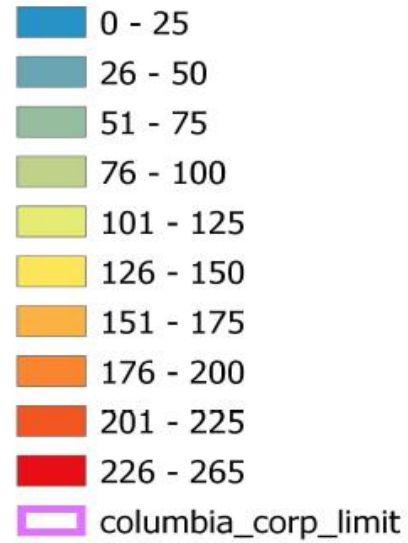


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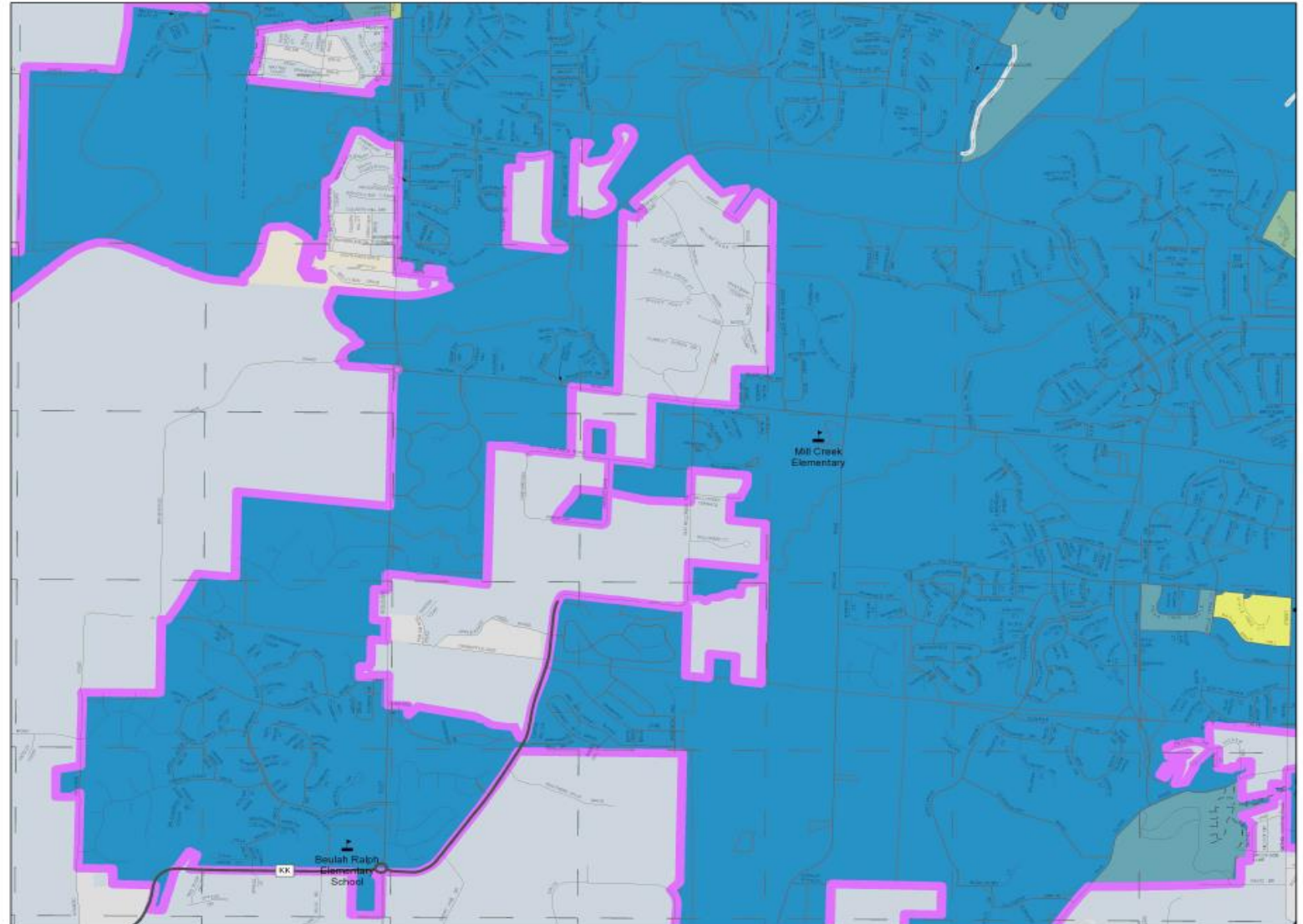
CITY of COLUMBIA, MISSOURI

SOUTHWEST

2010 CENSUS BLACK ALONE  
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January, 2019



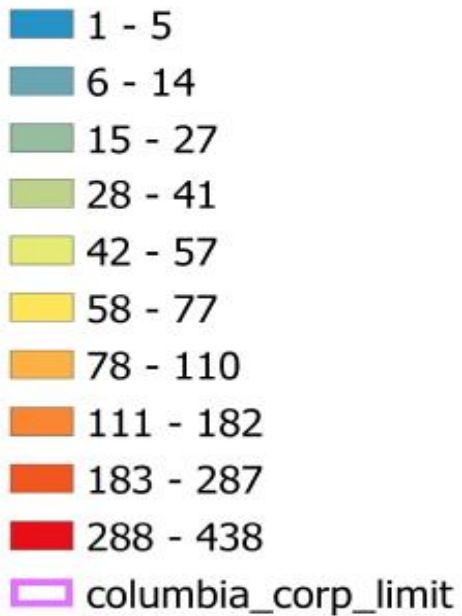


# *Rentals By Census Block*

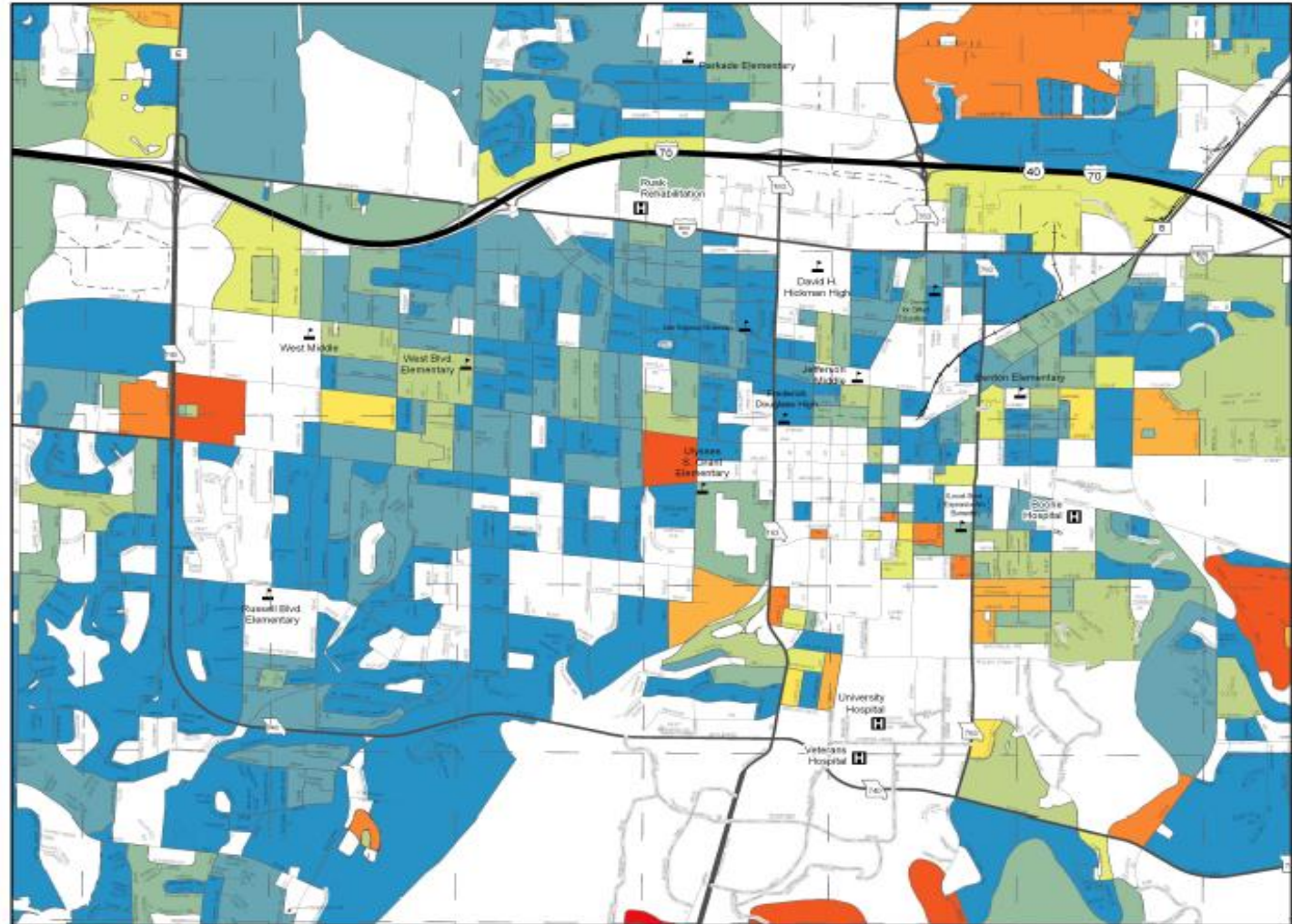
## CITY of COLUMBIA, MISSOURI

### CENTRAL CITY

Number of  
Rentals By Census Block



Scale 1"=3000'  
January, 2019

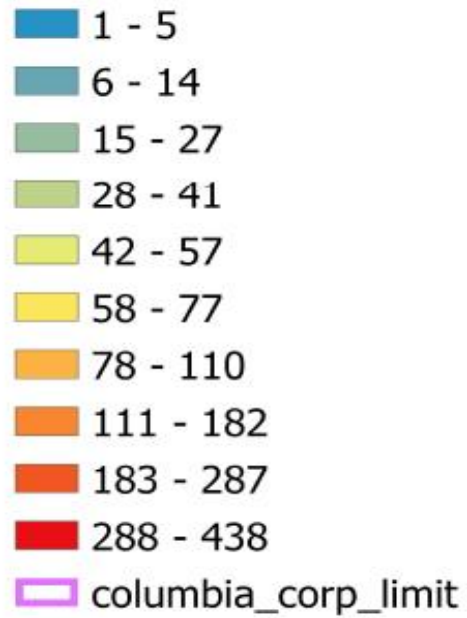


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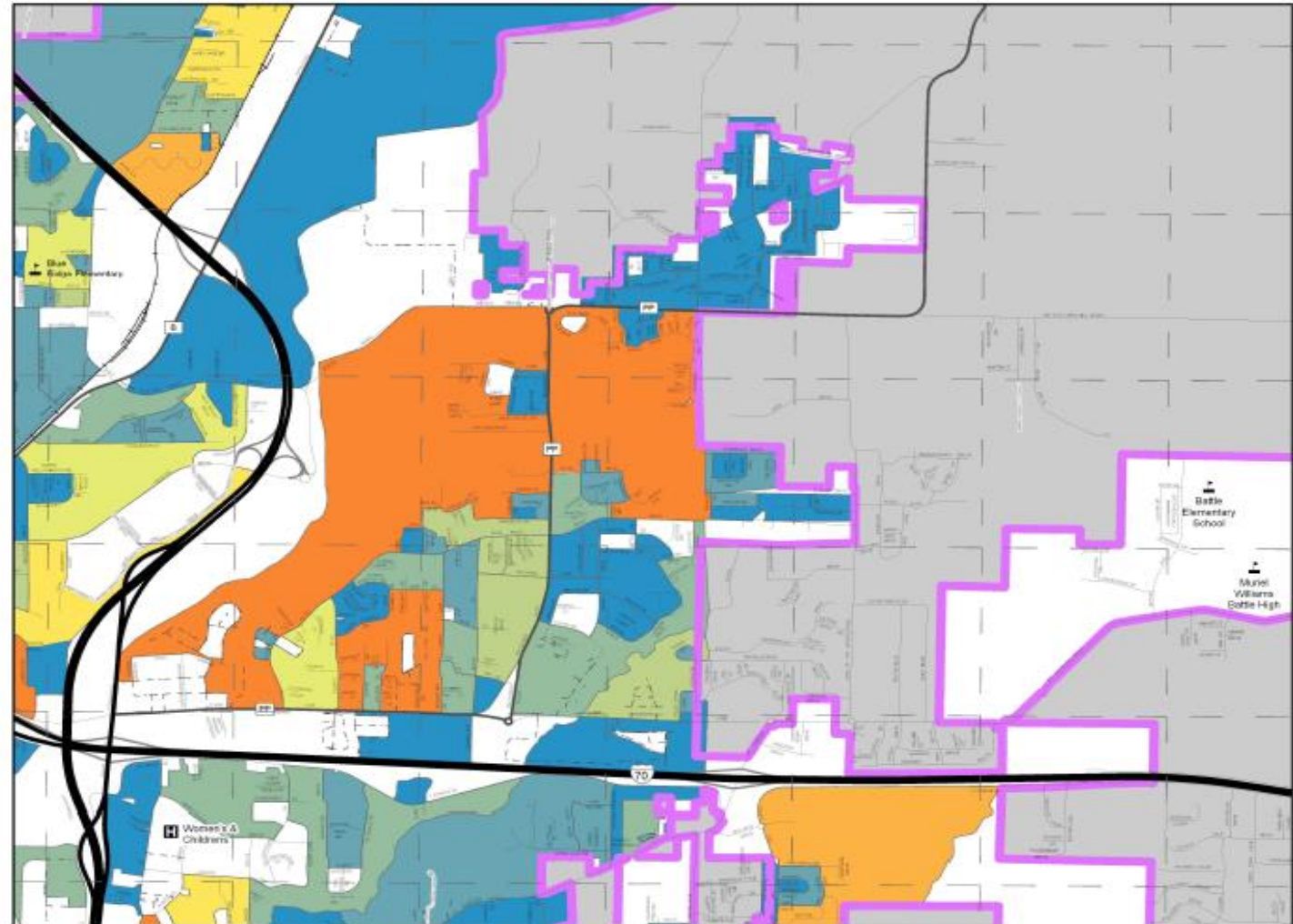
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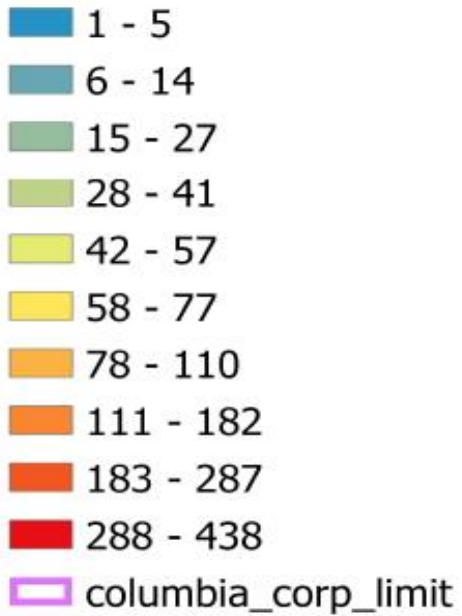


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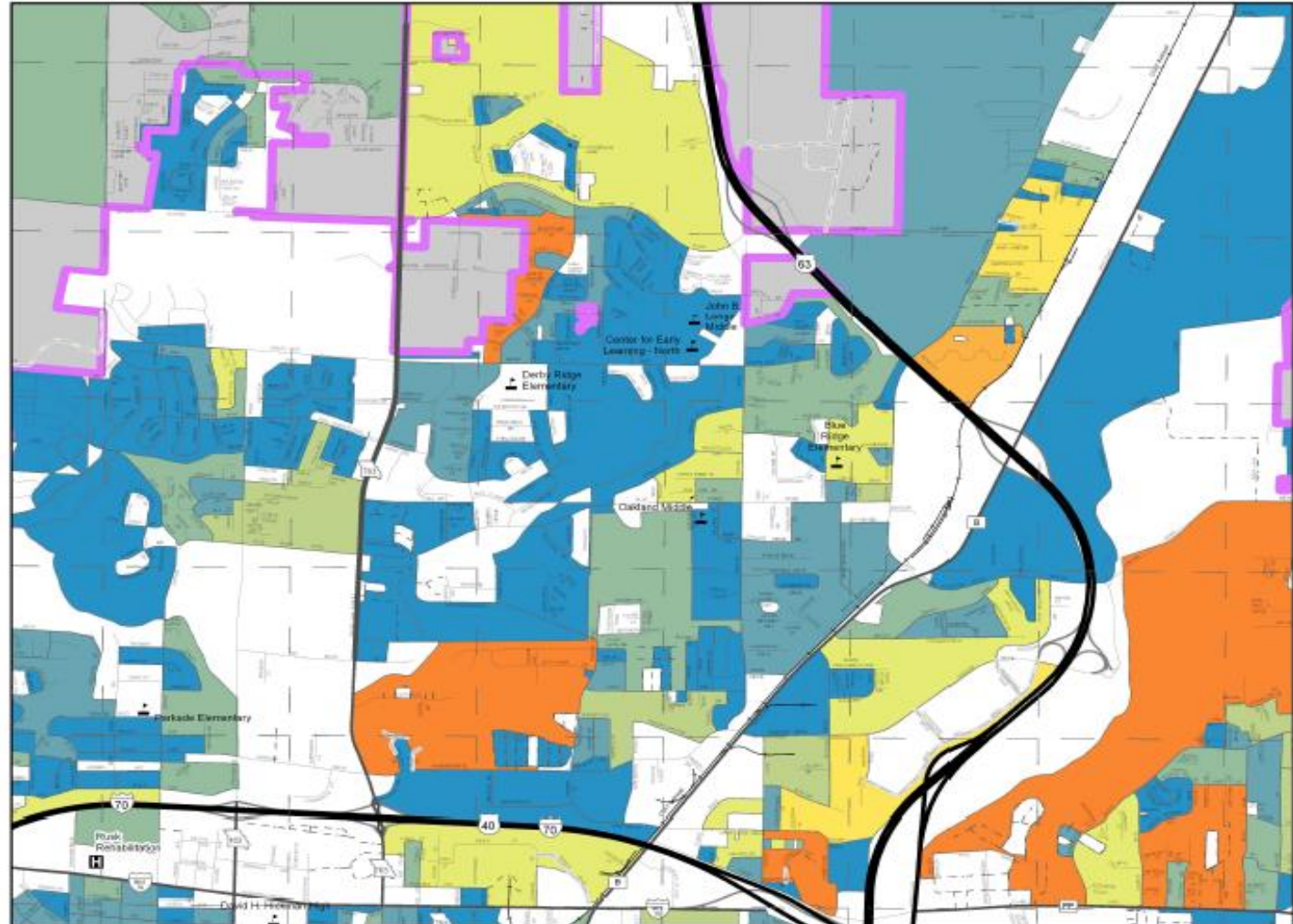
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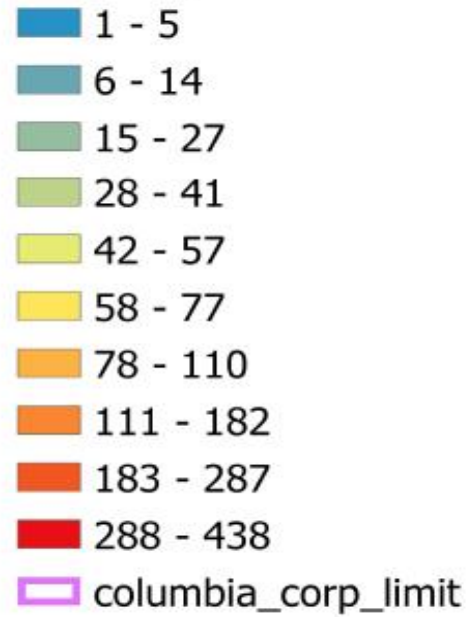


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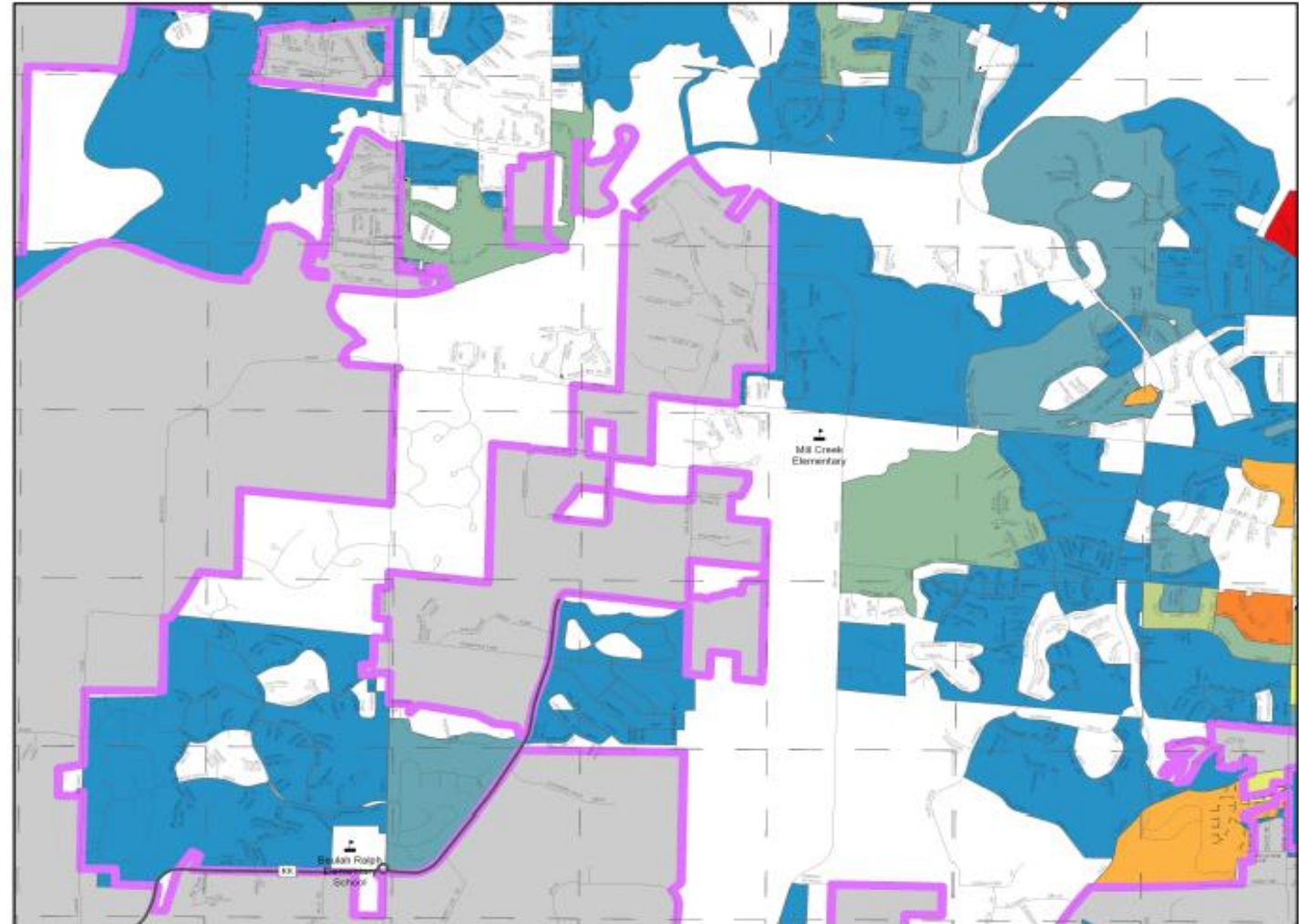
## CITY of COLUMBIA, MISSOURI

SOUTHWEST

Number of  
Rentals By Census Block



Scale 1"=3000'  
January, 2019





*Employers Proximity to  
Community Development Block Grant Area*  
CITY of COLUMBIA, MISSOURI

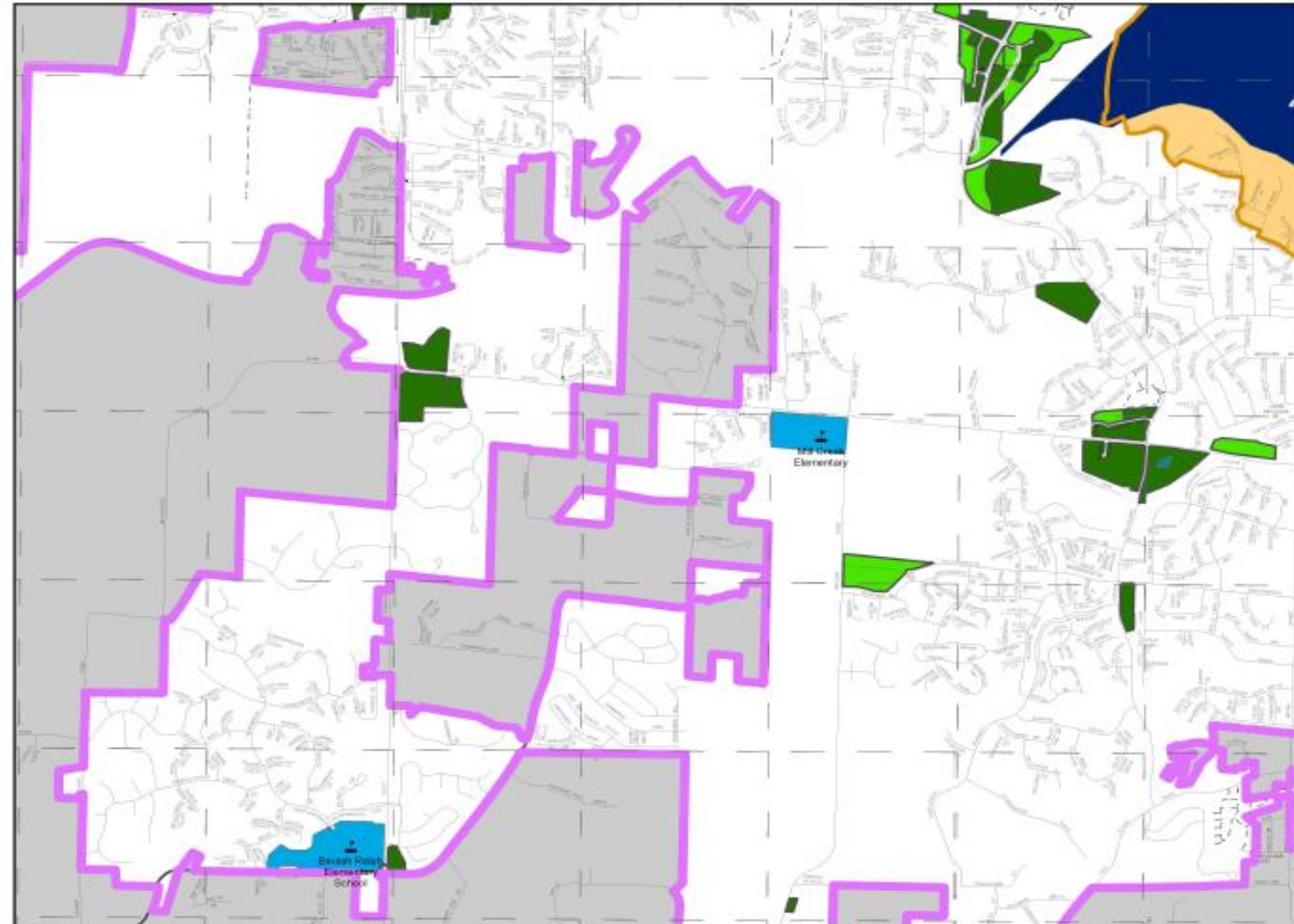
SOUTHWEST

Community Features

- Campus
- Commercial
- Entertainment
- Government
- Hospital
- Industrial
- Medical Care
- School
- Specialized Commercial
- Commercial
- Industrial
- Office
- CDBG Area
- columbia\_corp\_limit



Scale 1"=3000'  
February, 2019



*Employers Proximity to  
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CITY of COLUMBIA, MISSOURI

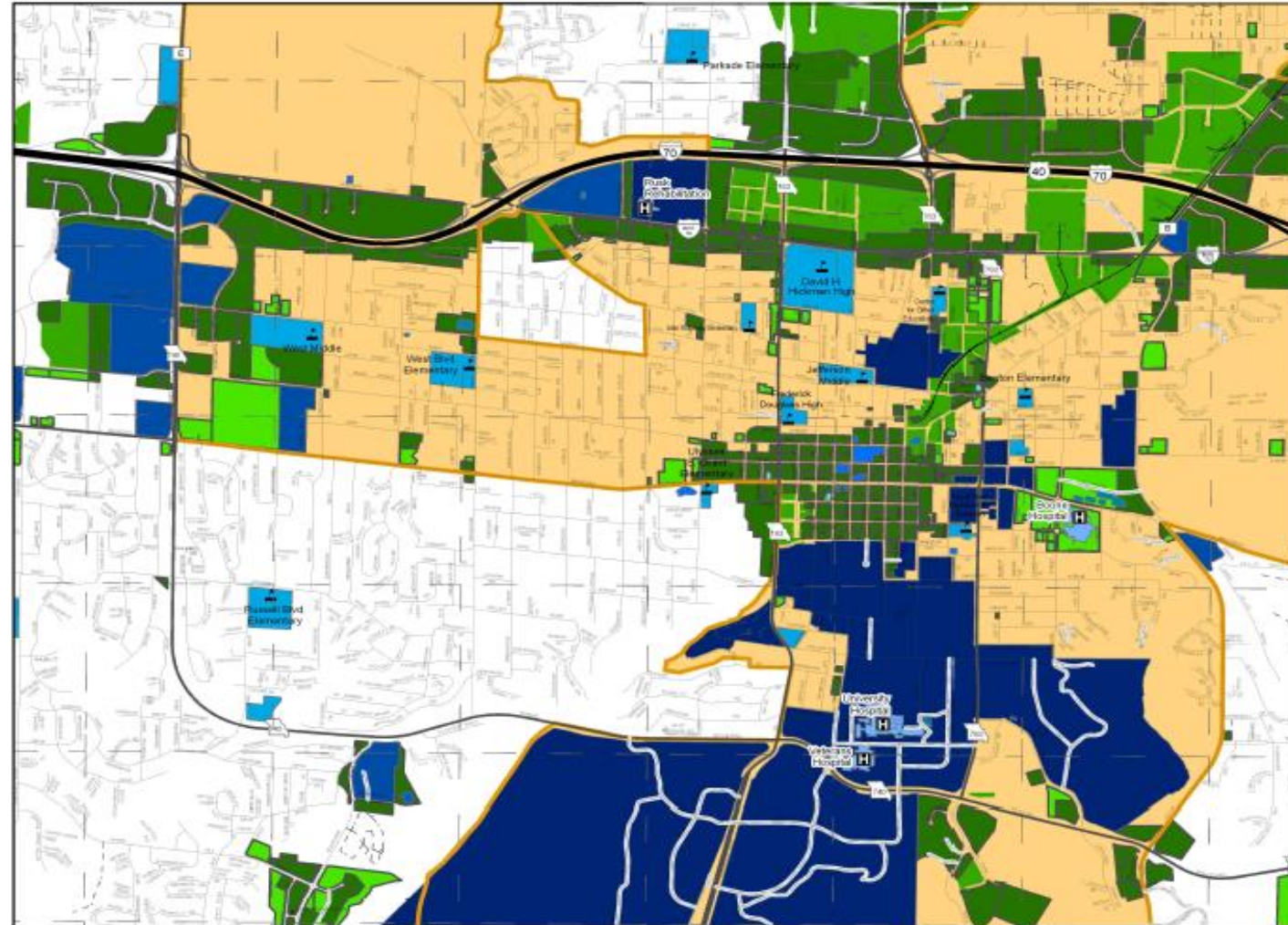
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February, 2019





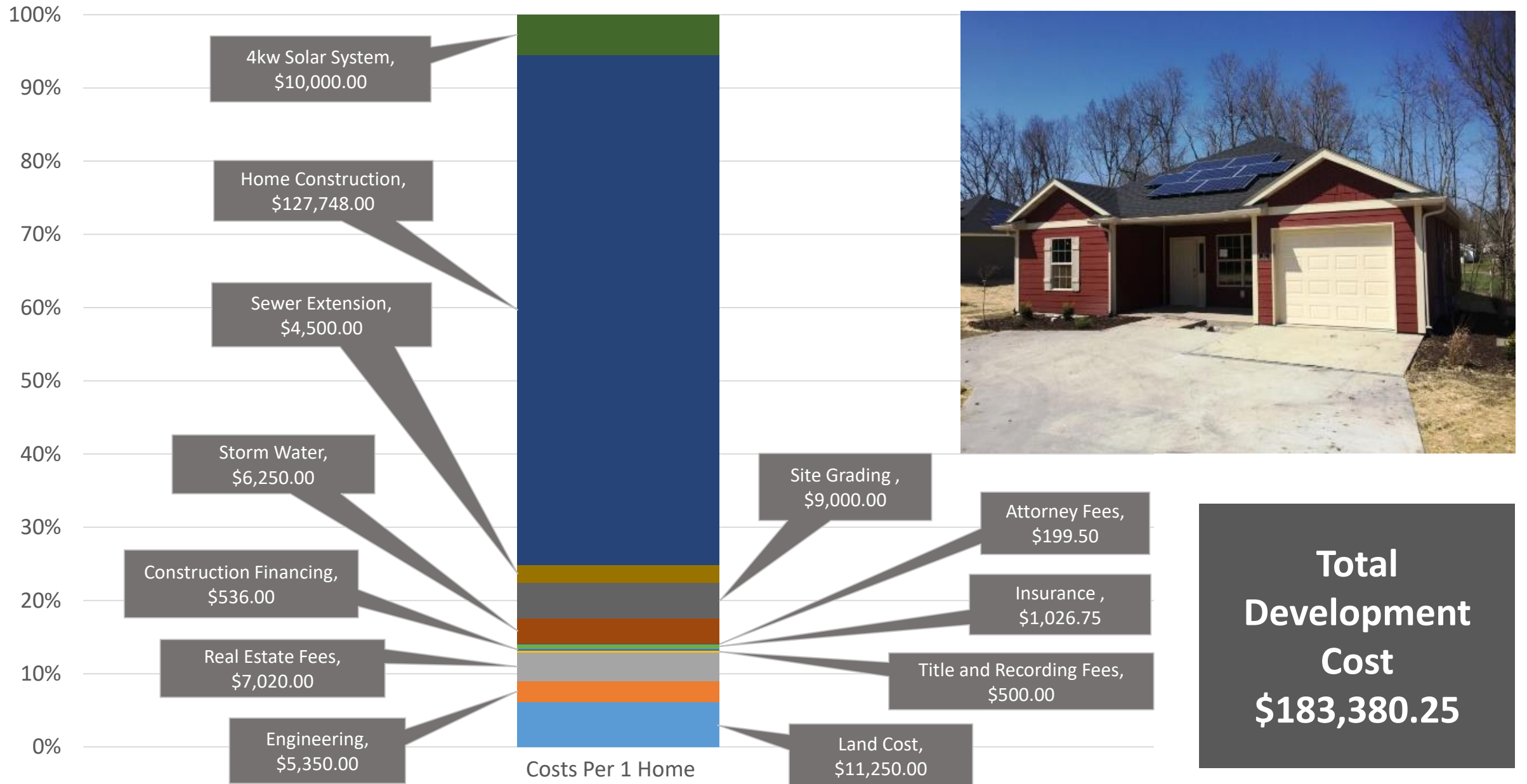
# Preview of Impediments to Fair Housing Choice

- Identified through Collaborative Review(s)
  - *Very high income moving into central city. Hard to cite lower income housing.*
  - *Lower income has high rentals North vs. South divide.*
  - *Not close to services, transportation.*
  - *Areas thought of as African American are not. Out migration of blacks from the central city. High concentration North.*
  - *African American tend to be concentrated in poverty areas.*
  - *Affordable housing being forced out of center city-with it African Americans.*

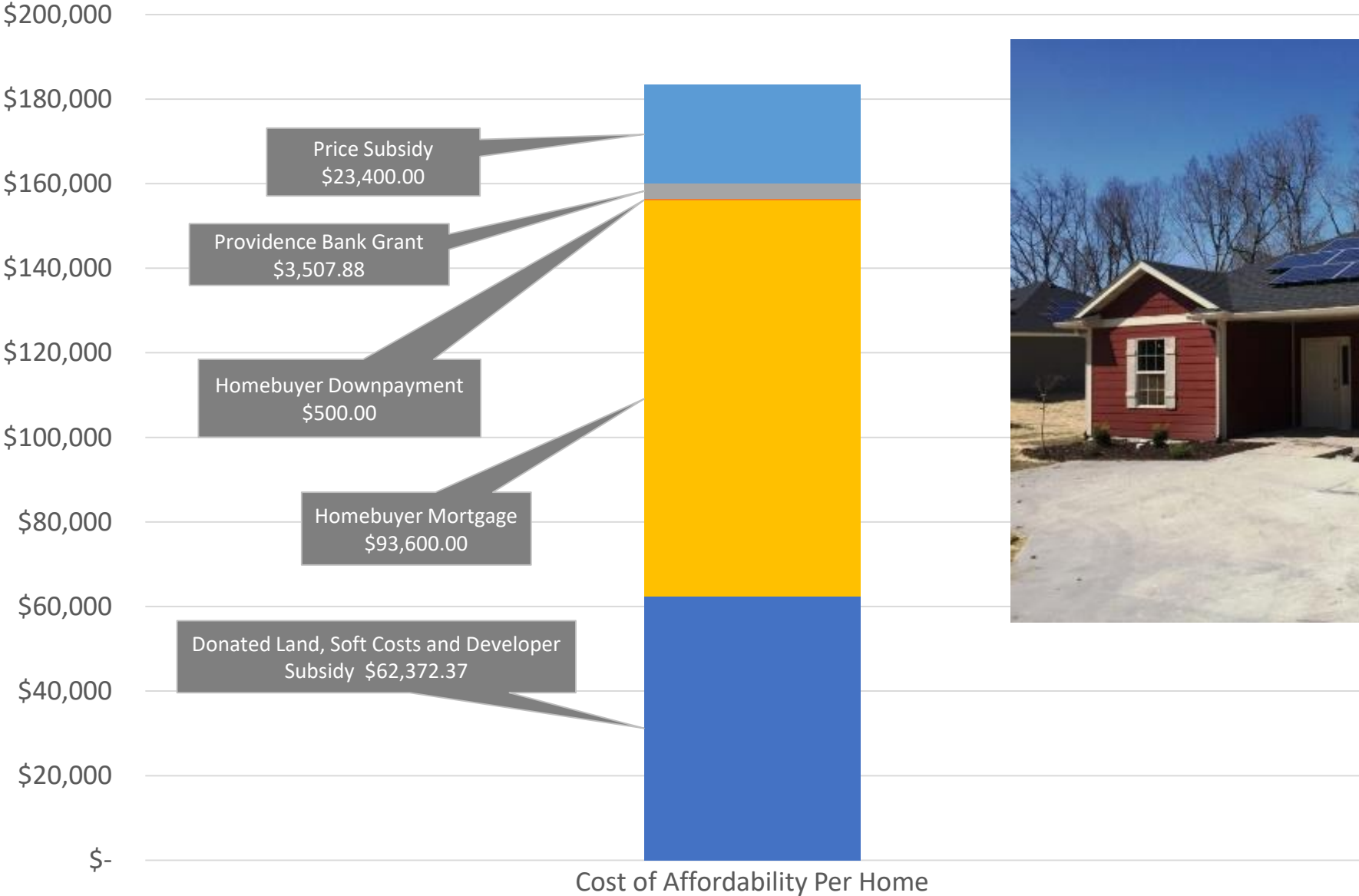
# Cost to Develop Affordable Housing

- How do we create affordable housing?
- Fund the subsidy gap.
  - $\text{Cost of Home} - \text{Affordable Price} = \text{Subsidy}$ 
    - Down payment assistance for Homeownership
    - Monthly Voucher for rental

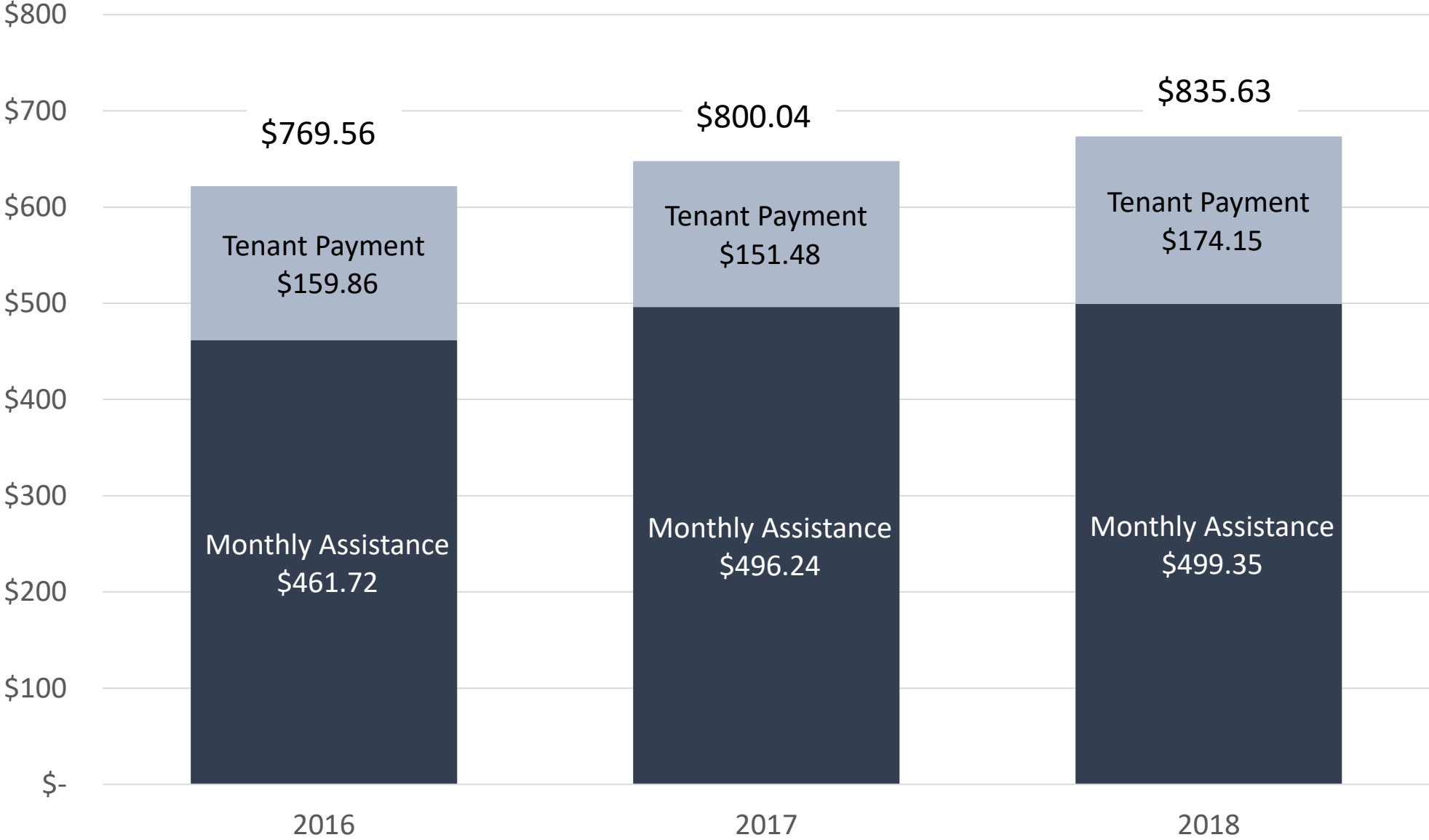
# Lynn Cottages Development Cost



# Cost of Affordability



# Section 8 Average Monthly Assistance and Tenant Payment Amounts

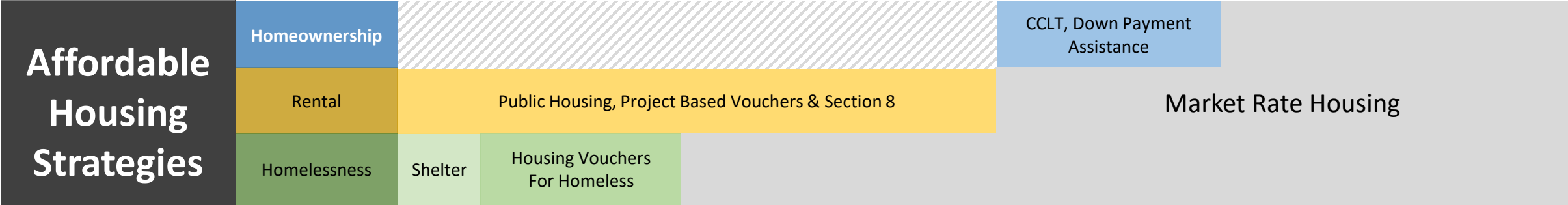
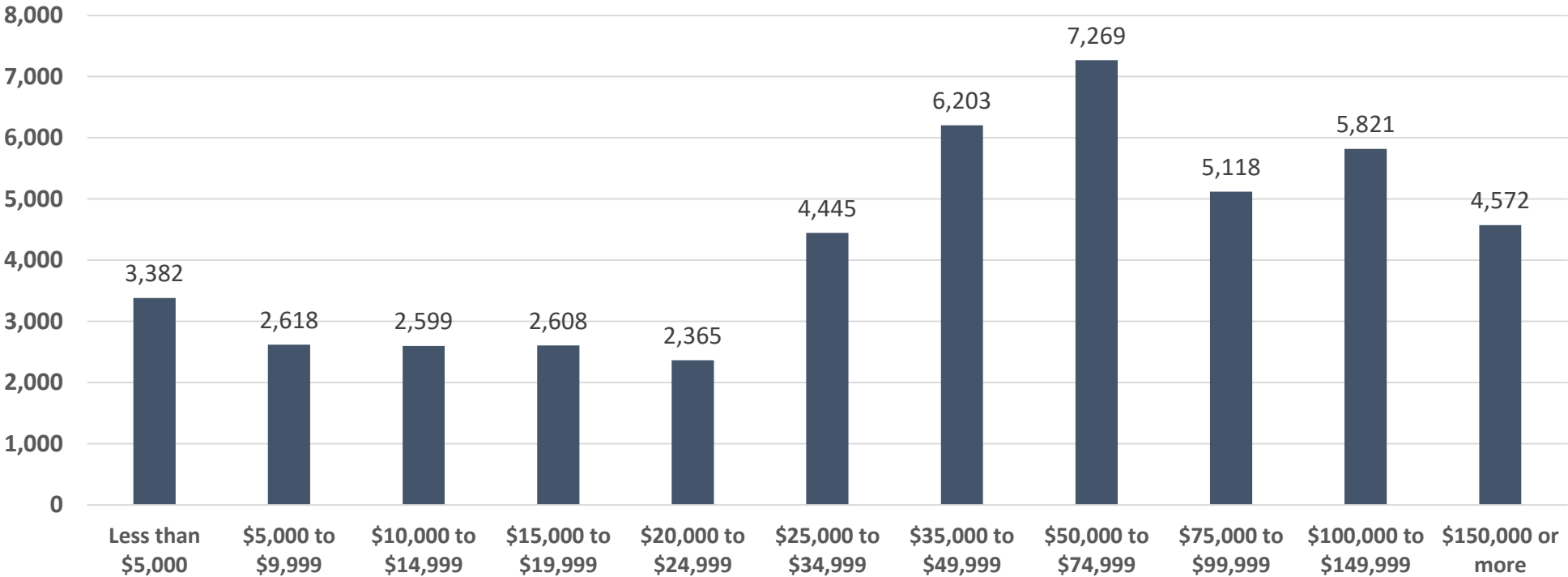


# Affordable to Who?

Percent of Area Median Income							
# HHLD	30%	40%	50%	60%	80%	100%	120%
1	\$ 15,750	\$ 21,000	\$ 26,250	\$ 31,500	\$ 42,000	\$ 52,500	\$ 63,000
2	\$ 18,338	\$ 24,450	\$ 30,563	\$ 36,675	\$ 48,900	\$ 61,125	\$ 73,350
3	\$ 20,625	\$ 27,500	\$ 34,375	\$ 41,250	\$ 55,000	\$ 68,750	\$ 82,500
4	\$ 22,913	\$ 30,550	\$ 38,188	\$ 45,825	\$ 61,100	\$ 76,375	\$ 91,650
5	\$ 24,750	\$ 33,000	\$ 41,250	\$ 49,500	\$ 66,000	\$ 82,500	\$ 99,000
6	\$ 26,588	\$ 35,450	\$ 44,313	\$ 53,175	\$ 70,900	\$ 88,625	\$ 106,350
7	\$ 28,425	\$ 37,900	\$ 47,375	\$ 56,850	\$ 75,800	\$ 94,750	\$ 113,700
8	\$ 30,263	\$ 40,350	\$ 50,438	\$ 60,525	\$ 80,700	\$ 100,875	\$ 121,050

# Affordable Housing Strategies By Household Income Group

City  
of  
Columbia



# “Draft” Resolution

## WHEREAS statements.....

- Recognizes City responsibilities, CD Dept., Housing Programs Division
- Recognizes challenges associated conditions described by current data
- Support for addressing all affordable housing needs (type, location, population)
- Recognition of national definition of affordable housing
- Recognizing the role of sustainability in affordable housing
- Recognition of challenges faced by the market and private sector
- Recognition of Council’s commitment to affordable housing in 2015-2019
- Recognizing the need for building upon partnerships (Private sector, County, CPS)
- Providing affordable housing in desirable areas as critical to our community



# “Draft” Resolution

Section 1: Defines affordable housing

Section 2: Creates a Housing Trust Fund

Section 3: Procure a firm to assist in developing a list of policies and incentives to foster the development of affordable housing

Section 4: Identifies vacant and developable land

Section 5: Expresses support for partnerships to support the siting of affordable housing

Section 6: Expresses support to collaborate with Boone County, and Columbia Public Schools

# Next Steps

- Fair Housing Task Force considers final report
- Council considers final report
- Questions